



HIGH PLAINS BANK

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HOMETOWN SERVICE ON A HIGHER PLAIN.

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June 12, 2006

Mr. John F. Carter
FDIC Regional Director
25 Jessie St. at Ecker Square, Suite 2300
San Francisco, CA 94105

RE: Home Depot application for ILC

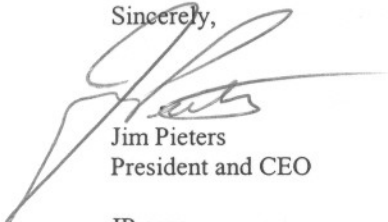
Dear Mr. Carter:

This letter is written on behalf of the employees and owners of our small community bank in opposition to the Home Depot application to purchase the industrial loan company (ILC), EnerBank. From a banker's point, it is imperative that the separation between banking and commerce be maintained.

Just like the Wal-Mart application, Home Depot should not be allowed to hold an ILC. Home Depot can offer home improvement loans already through their credit cards. As more and more Home Depot stores are built, more and more opportunities are lost to banks to provide the needs of consumers for what we do best, lending!

Please help community banks stay in business to offer financial services to their community. Let Home Depot work their retail business and keep Home Depot out of banking.

Sincerely,


Jim Pieters
President and CEO

JP:cmp

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